

Kasasa Play Disclaimer

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Play account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

In order to properly distribute the account's cash back payments; the description field, within the debit card transaction record we receive, must identify one of our current Kasasa Play merchants. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary. Please refer to <https://www.kasasa.com/play-partners> or visit one of our locations for a current list Kasasa Play merchants.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle. See our website or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website or contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Play account qualifications are met during a Monthly Qualification Cycle, you will earn refunds, up to a combined, aggregate maximum of \$15 on debit card purchases, made with music, video, gaming and other digital streaming services identified at <https://www.kasasa.com/play-partners>, that post and settle to the account during that cycle period. Your account's debit card may be used for any transaction, but the account's streaming services' refunds are only valid at and will only be applied to debit card purchases made with one of our identified retailers. Refer to <https://www.kasasa.com/play-partners> or visit one of our locations for a current list Kasasa Play merchants.

You will also receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Eats account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

When your Kasasa Play account qualifications are not met, debit card purchases and ATM withdrawal fees are not refunded.

Debit card refunds and nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$25 minimum deposit is required to open the Kasasa Eats account. See accompanying schedule of [Consumer Fees and Charges] for fees that may apply to this account. Enrollment in electronic services (e.g., online banking) and log-ons may be required to meet some of the account's qualifications. Limit of 1 account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, enrollment instructions and a current list of Kasasa Play merchants. Federally insured by NCUA. Kasasa and Kasasa Play are trademarks of Kasasa, Ltd., registered in the U.S.A.